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**Leading Prize
Winning Essays
On Credit Unions**

Following is the 1st prize essay, Grade X in the contest sponsored by the Credit Union League on "The Role of the Credit Union in the Development of Community Welfare."

By Simeon Farmer, Kinkora

The Credit Union has marked a milestone in our economic and social development. A Credit Union might well be compared to a brick wall. In time of attack, of what use would be a wall of perfectly formed, uniform bricks piled one on top of another with no mortar to cement them together? It would be wholly inefficient. So it is with a community of independent individuals without harmony and a spirit of co-operation. On the other hand, effective community life is the combined action of the individuals of the community. Most communities have the same economic and social and moral difficulties to meet. We can easily overcome these difficulties if we work together in unity. In union there is strength.

One of the great roles of the credit union in helping the community is its tendency to teach the adults and the children the habit of thrift. The Credit Union is intended almost entirely for the common people. Through their small savings, week by week, they are able to amass enough money to carry on their own economic enterprises. Through the Credit Union, people can make their money work for them in their own communities. One of the great surprises people get is the amount

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of money they can gather through the operation of the Credit Union. What is a little handful of nickels, quarters, and dimes? They run through your fingers, and before you know it, they are gone. You cannot buy much with a small sum of money, but you can use it to buy yourself the beginning of an excellent new habit, that of saving part of your money each pay day, and thereby building up a fund on which to fall back when the cash runs "thin." Wouldn't it be comforting to have even one hundred dollars tucked away where you can get it when you need it? What you save at the outset may not be much. But here's the point: put it aside, instead of spending it, and you already have acquired the sense of saving; and these small amounts pile up surprisingly fast with steady saving.

Here is a story of how the Credit Union boosted a little village out of the dumps and set it on its feet again. The residents of the community, Mamble, were so poor that many of them were moving to a more favored part of the country. But as days went by there came to the village a new man, bringing with him the idea of a Credit Union. Soon he was able to persuade the people that this place could be built up. Within six months the Credit Union was able to provide a loan large enough to build a lobster canning factory. At the end of the first year they had done a total business of eight

thousand dollars. Their achievement gave them a new stimulus for further activity. They built two large seaworthy boats and erected a plant for the processing of other kinds of fish.

Upon application to and approval of the Credit Committee, a member may receive a loan, at a reasonable rate of interest, from the Credit Union for productive and beneficial purposes. This is an example of such a loan: A man, wishing to purchase a stove, found that the time price was seventy-five dollars, the cash price, fifty-five. He borrowed the money from the Credit Union and repaid it, five dollars a month. The loan cost him three dollars and thirty cents, making the cost of the stove fifty-eight dollars and thirty cents. He was thus enabled to save sixteen dollars and seventy cents. Don't you think the Credit Union was important here?

The Credit Union has served as a motivation in our adult education program which is so important today. If this organization could be studied and established to serve the best interests of a group of people in every community, what might not the study of other topics do? As a general rule, the people have been advised to study the history, aims and techniques of the whole Credit Union movement, the importance of which can be seen everywhere.

Differences of race, creed, and social standing hinder the progress of any community. The Credit Union affords no opportunity for this, since all, regardless of race, creed, sex, or station, can be members, agreeing to work for the common good. This, together with the principle of every truly co-operative society, namely, that every member shall have one vote regardless of his capital holdings or the amount of his trading, shows that the Credit

**C. N. S. Resumes
West Indies Service**

(Canadian Press)

Canadian National Steamships yesterday (Wednesday) resumed its West Indies passenger service, interrupted by the Canadian Seamen's Union (T.L.C.) strike and the company said all its principal ships now are manned by members of the Seafarers' International Union (A.F.L.).

Signing of S.I.U. contracts by eastern deep-sea shipowners brought about the strike call last March 31 of the left-wing C.S.U. A freighter in Halifax prepared to take on an S.I.U. crew, and in Capetown, South Africa, a C.S.U. crew joined the strike.

A street disturbance in Montreal resulted in warrants for the arrest of seven men, said to be C. S. U. members. The warrants were requested by the S.I.U. and the charges are grievous and common assault.

Longshoremen in Saint John, N. B., received a sharp warning against aiding C.S.U. strikers. Joseph Ryan, president of the International Longshoremen's Association (A.F.L.), said in New York that unless the aid is stopped the Saint John local may lose its charter.

Ryan also said if the Canadian district of the S.I.U. asks, he will request his union members on the United States side of the Great Lakes to stop working C. S. U. manned ships.

Union has the most democratic set-up in the world.

The moral significance of the Credit Union cannot be overlooked. It develops the right type of human character. One most necessary quality developed by the Credit Union is honesty. "How?" one may ask. The answer is: "The brotherhood that it engenders and the group sanction attached to it." Without honesty there could not be a community of happy peace-loving people. In a country out of whose entire population there are two million people in seven thousand Credit Union organizations, it is claimed that the ratio of loss through dishonesty is the lowest of any kind of financial institution.

Is a Credit Union just another bank? No. Unlike a bank, it provides an opportunity for the people to save small amounts at regular intervals; it has no paid officials except perhaps a manager. It is owned, controlled and operated by the members. Through their combined efforts they make their dollars earn more dollars. In an honest, Christian way, since these same dollars become the exterior way of showing their good will and generosity to their fellowman, whoever he may be. The surplus is returned to the owners, who in turn will expend it as a true co-operator, in services that will benefit both himself and his community. Thus we see that the Credit Union has not only marked a milestone in our economic development, but that it offers to all mankind a haven of security.

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**Strange Story Of
Hermit In New York**

NEW YORK, April 27 — (AP) — A shaggy-bearded man of 33, dug out after 10 years of fantastic solitude in a dank cubbyhole, yearned today to return to the tomb-like cubicle in which his mother sealed him when war broke out in 1939.

Shoeless, filthy, his clothes in rags, Paul Makushak, one-time college student, stood on wobbly legs and blinked into the unaccustomed glare of electric lights.

"I liked it in there," he said. "I'd like to go back. I don't care about the outside world." Police took him to a hospital.

The man told a strange story of voluntary exile since 1939 — when his mother sealed him off from the world with a wall of wood and plaster at the outbreak of the Second World War.

Makushak spent the 10 years in a tiny walled-in cubicle built in the corner of a littered third-floor bedroom in a brownstone house in the Greenpoint section of Brook-

lyn. His father, who runs a tailor shop in the same building, said he never knew his son was imprisoned in the house.

The cubicle, about three feet wide and five long — scarcely big enough to hold Makushak when he stretched on the floor to sleep — had been devised, police said, because his mother presumably wanted him to escape being drafted.

Makushak, however, was vague about the war.

"The draft?" he replied to questioning. "I don't know about the draft. That was in 1917, wasn't it?"

He said he didn't "believe in violence," and added "I don't know" when asked if he would have gone in the army.

The story of Makushak's imprisonment came to the attention of police last night after the mother, 56-year-old Mrs. Anna Makushak, entered a hospital.

She asked a neighborhood woman to go and care for her son — whose only contact with the world was a hole in the top of his tomb, through which he was fed.

The neighbor, unidentified, told police about him.

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of Canada and further will request such other powers and corporate provisions as may be deemed necessary for the carrying out of the objects of the company.
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